United States Bankruptcy Court Eastern District of New York

In re:
Diane Materia-Thompson
Debtor

Case No. 18-45664-nhl Chapter 7

CERTIFICATE OF NOTICE

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jan 11, 2019.
db
                 Diane Materia-Thompson, 66 Eagan Ave,
                                                               Staten Island, NY 10312-4104
                +NYC Department of Finance,
                                                345 Adams Street, Office of Legal Affairs,
smq
                  Brooklyn, NY 11201-3739
                                                  Attn: Insolvency Unit,
smg
                +NYS Unemployment Insurance,
                                                                             Bldg. #12, Room 256,
                  Albany, NY 12240-0001
CKO, 4255 Amboy Rd,
9367826
                +CKO,
                                           Staten Island, NY 10308-2310
9367821
                 Cach LLC/Resurgent Cap,
                                              6801 S Cimarron Rd Ste 4, Las Vegas, NV 89113-2273
9367822
                 Cach, LLc -Resurgent Capital, PO Box 10587, Greenville, SC 29603-0587
                 Selip & Stylianou, 199 Crossways Park Dr, Woodbury, NY 11797-2016
The Bureaus Inc, 650 Dundee Rd Ste 370, Northbrook, IL 60062-2757
The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507
Urgent Care', 4316 Amboy Rd, Staten Island, NY 10312-3820
9367833
9367839
9367838
9367843
                 Visa Dept Store National Bank/Macy's,
                                                           Attn: Bankruptcy, PO Box 8053,
9367844
                  Mason, OH 45040-8053
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Jan 09 2019 18:53:02
                  NYS Department of Taxation & Finance,
                                                              Bankruptcy Unit,
                                                                                   PO Box 5300,
                  Albany, NY 12205-0300
                +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Jan 09 2019 18:52:16
sma
                  Office of the United States Trustee, Eastern District of NY (Brooklyn Office), U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10
                                                                                         New York, NY 10014-9449
                 EDI: CAPITALONE.COM Jan 09 2019 23:43:00
9367824
                                                                  Capital One,
                                                                                   15000 Capital One Dr,
                  Richmond, VA 23238-1119
                 EDI: CAPITALONE.COM Jan 09 2019 23:43:00
9367823
                                                                   Capital One, Attn: Bankruptcy, PO Box 30285,
                  Salt Lake City, UT 84130-0285
                 EDI: CAPITALONE.COM Jan 09 2019 23:43:00
                                                                   Capital One Card Services,
9367825
                                                                                                  PO Box 71107,
                  Charlotte, NC 28272-1107
9367827
                 EDI: TSYS2.COM Jan 09 2019 23:43:00
                                                             Dsnb Macys,
                                                                            PO Box 8218,
                                                                                           Mason, OH 45040-8218
                 EDI: IRS.COM Jan 09 2019 23:43:00
9367828
                                                           Internal Revenue Service,
                  Centralized Insolvency Operation,
                                                          PO Box 7346,
                                                                         Philadelphia, PA 19101-7346
                 EDI: MID8.COM Jan 09 2019 23:43:00
                                                                                 2365 Northside Dr Ste 30,
                                                            Midland Funding,
9367829
                 San Diego, CA 92108-2709
EDI: MID8.COM Jan 09 2019 23:43:00
9367830
                                                            Midland Funding,
                                                                                 2365 Northside Dr Ste 300,
                  San Diego, CA 92108-2709
9367832
                 EDI: PRA.COM Jan 09 2019 23:43:00
                                                           Portfolio Recovery Associates LLC,
                                                                                                  PO Box 12914.
                  Norfolk, VA 23541-0914
                 EDI: PRA.COM Jan 09 2019 23:43:00
                                                                                     120 Corporate Blvd Ste 100,
9367831
                                                           Portfolio Recov Assoc,
                  Norfolk, VA 23502-4952
9367834
                 EDI: STFM.COM Jan 09 2019 23:43:00
                                                            State Farm Bank, F.S.B,
                                                                                        1 State Farm Plz # E-6,
                  Bloomington, IL 61710-0001
                 EDI: STFM.COM Jan 09 2019 23:43:00
9367835
                                                            State Farm Financial S.
                                                                                        1 State Farm Plz,
                  Bloomington, IL 61710-0001
                 EDI: TDBANKNORTH.COM Jan 09 2019 23:43:00
                                                                   Td Bank,
9367836
                                                                               Attn: Bankruptcy,
                  1701 Marlton Pike E, Cherry Hill, NJ 08003-2390
                 EDI: TDBANKNORTH.COM Jan 09 2019 23:43:00
9367837
                                                                    Td Bank N.A.,
                                                                                   32 Chestnut St,
                  Lewiston, ME 04240-7744
                 EDI: TFSR.COM Jan 09 2019 23:43:00
9367840
                                                            Toyota Motor Credit, PO Box 8026,
                  Cedar Rapids, IA 52408-8026
                 EDI: TFSR.COM Jan 09 2019 23:43:00
9367842
                                                            Toyota Motor Credit Co,
                                                                                        Toyota Financial Services,
                  PO Box 8026,
                                  Cedar Rapids, IA 52408-8026
                 EDI: TFSR.COM Jan 09 2019 23:43:00
9367841
                                                                                        PO Box 9786,
                                                            Toyota Motor Credit Co,
                  Cedar Rapids, IA 52409-0004
                                                                                                     TOTAL: 18
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***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 11, 2019 Signature: /s/Joseph Speetjens

District/off: 0207-1 User: admin Page 2 of 2 Date Rcvd: Jan 09, 2019

Form ID: 318DF7 Total Noticed: 29

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)

system on January 9, 2019 at the address(es) listed below:

Alan Nisselson anisselson@windelsmarx.com, theston@windelsmarx.com;mcorwin@windelsmarx.com;n159@ecfcbis.com Kevin Zazzera on behalf of Debtor Diane Materia-Thompson kzazz007@yahoo.com Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:		
Debtor 1	Diane Materia-Thompson	Social Security number or ITIN xxx-xx-7885
	First Name Middle Name Last Name	EIN
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN
		EIN
United States Bankruptcy Court		
Case number: 1-18-45664-nhl		

Order of Discharge and Final Decree

Revised: 12/15

IT IS ORDERED:

A discharge under 11 U.S.C. § 727 is granted to:

Diane Materia-Thompson aka Diane Thompson

IT IS FURTHER ORDERED:

- Alan Nisselson (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above–named debtor(s) is closed.

BY THE COURT

Dated: January 9, 2019 <u>s/ Nancy Hershey Lord</u> United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Official Form 318DF7